CLAIMS:

1. In a system having a plurality of terminals and a server for forwarding electronic mails to any of the terminals at the request of the terminal, an advertisement method using an electronic mail which the server sends an information about an advertisement to the electronic mail,

wherein, according to a request to send a electronic mail from a terminal, the server generates an information having an advertisement message, a URL related to the advertisement, a URL of the server and an identifier, and

forwards the generated information together with the electronic mail to the requesting terminal.

2. An advertisement method using an electronic mail of claim 1, wherein the identifier added to the URL is an information about the terminal that recognizes the identifier and an information about the user ID.

3. An advertisement method using an electronic mail of claim 2, wherein the terminal which received the information forwarded together with the electronic mail displays the information with the electronic mail on a screen, and

by specifying the displayed information, sends the advertisement-related URL and the identifier contained in the information to the server.

4. An advertisement method using an electronic

mail of claim 3, wherein the server which received the advertisement-related URL and the identifier from the terminal accesses another terminal according to the URL, and identifies the terminal that sent the advertisement-related URL based on the identifier.

5.   In a system having a plurality of terminals and a server for sending electronic mails to any of the terminals at the request of the terminal, an advertisement system using an electronic mail which the server sends an information about an advertisement to the electronic mail,

        wherein the server comprises:

        a unit for accepting a request to send an electronic mail from the terminal;

        an information generating unit for generating an information having an advertisement message, a URL related to the advertisement, a URL of the server and an identifier; and

        a unit for sending the generated information together with the electronic mail to the requesting terminal.

6.   In a system having a plurality of terminals and a server for sending electronic mails to any of the terminals at the request of the terminal, a server program realizing an advertisement method using an electronic mail which the server sends an information about an advertisement to the electronic mail,

        wherein the server program generates an

information having an advertisement message, a URL related to the advertisement, a URL of the server and an identifier, and

sends the generated information together with the electronic mail to the requesting terminal.

7.   An advertisement method using an electronic mail in a system in which a user terminal, a server, a database, a mail server and an advertiser terminal are connected to a network, wherein the advertisement method using an electronic mail comprising the steps of:

holding in the database an user-related information sent from the user terminal and an advertisement-related information sent from the advertiser terminal;

accepting an electronic mail receive request data sent from the user terminal by the server and extracting a user identifier from the receive request data;

based on the electronic mail receive request, inquiring to the mail server by the server whether the mail server has received any electronic mail addressed to the user terminal,

if the inquiry finds that there is an electronic mail addressed to the user terminal, receiving the electronic mail by the server;

based on the extracted user identifier, searching through the user-related information and the

advertisement-related information stored in the database;

based on a result of the search, inserting an advertisement and information into the electronic mail received by the server, adjecting an identifier to a URL for referring to the advertisement information; and

sending the electronic mail attached with the advertisement information to the user terminal.

8.   An advertisement method using an electronic mail of claim 7, wherein in the step of inserting the advertisement into the electronic mail being received by the user terminal,

the server calculates an amount of money to be refunded to the user according to a location where the advertisement is inserted, and

sends a result of the calculation to the advertiser terminal.

9.   An advertisement system using an electronic mail in which a user terminal, a server, a database, a mail server and an advertiser terminal are connected to a network,

wherein the advertisement system using an electronic mail comprises:

the database holding user-related information sent from the user terminal and advertisement-related information sent from the advertiser terminal;

and the server accepting an electronic mail receive request data sent from the user terminal,

extracting a user identifier from the receive request data,

based on the extracted user identifier, searching through the user-related information and the advertisement-related information,

inserting an advertisement into an electronic mail to be sent to the user terminal according to a result of the search,

calculating an amount of money to be refunded to the user according to information on the advertisement insertion, and

sending to the advertiser terminal a calculated result of the amount of money to be refunded to the user.

10.   In a system having a user terminal for sending and receiving an electronic mail, an advertiser terminal for providing an advertisement, and a server for forwarding an electronic mail to the user terminal at the request of the user terminal, an advertisement method using an electronic mail for sending by the server an electronic mail and advertisement-related information to the user terminal,

wherein the server holds an amount of money to be refunded which is provided in advance by an advertiser,

when receiving from the user terminal an information for identifying the advertiser terminal and an identification information for identifying the user,

the server identifies the user corresponding to the
identification information by user informations matched
to the identification information in advance and
allocates to the user a part of the amount of money to
be refunded.

11.   An advertisement method using an electronic
mail of claim 10, wherein the server accesses the
advertiser terminal based on the advertiser terminal
identification information and sends the advertisement
provided by the advertiser terminal to the user
terminal to which a part of the amount of money to be
refunded was able to be allocated.

12.   An advertisement method using an electronic
mail of claim 11, wherein, in the process of sending an
electronic mail to the user terminal, the server
extracts a creator of the electronic mail, matches it
with the user and holds them, and

     after receiving from the user terminal infor-
mation for identifying the advertiser terminal and
identification information for identifying the user,
the server does not allocate to the user a part of the
amount of money to be refunded when the creator of the
electronic mail and the user are identical.